

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles Howard Sargent
Debtor

Case No. 17-04559-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 22, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2021:

Recip ID	Recipient Name and Address
db	Charles Howard Sargent, 376 Maryland Ave, York, PA 17404-2633
cr	+ Towd Point Master Funding Trust 2018-PM27, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Towd Point Mortgage Trust Asset-Backed, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4987426	Arcadia Recovery Bureau Llc, PO Box 70256, Philadelphia, PA 19176-0256
4987430	Citibank N.A NTB, Po Box 722910 United Recovery Systems LP, Houston, TX 77272-2910
4987435	Medstar Union Memorial Hospital, Po Box 418786, Boston, MA 02241-8786
4987437	National Tire & Bt/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
4987438	+ Oss Health - P, 1855 Powder Mill Rd, York, PA 17402-4723
4987439	Peerless Credit Service Inc, PO Box 518, Middletown, PA 17057-0518
4987440	+ Physician Billing Services, 1803 Mt Rose Ave Suite B3, York, PA 17403-3051
4987424	Sargent Charles Howard, 376 Maryland Ave, York, PA 17404-2633
5171707	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4987445	Wellspan Health, Po Box 742641, Cincinnati, OH 45274-2641
4987447	+ Wellspan Medical Group, 2491 Paxton Street, National Recovery Agency, Harrisburg, PA 17111-1036
4987448	Wellspan Physician Billing, PO Box 742641, Cincinnati, OH 45274-2642
4987449	+ Wellspan Surgery & Rehab Hosp, 55 Monument Rd, York, PA 17403-5023
4987450	+ York Hospital, 1001 S George St, York, PA 17403-3645
4987451	York Hospital, Po Box 1388 Financial Recoveries, Mt Laurel, NJ 08054-7388
4987452	+ York Hospital, 645 Penn St Arcadia Recovery Bureau, Reading, PA 19601-3543
4987453	+ York Hospital, 2491 Paxton Street, National Recovery Agency, Harrisburg, PA 17111-1036

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Jun 22 2021 22:48:00	AmeriCredit Financial Services, Inc dba GM Financi, P O Box 183853, Arlington, TX 76096-3853
4987434	EDI: HNDACOM	Jun 22 2021 22:48:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
5047661	EDI: HNDACOM	Jun 22 2021 22:48:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5015729	EDI: PHINAMERI.COM	Jun 22 2021 22:48:00	AmeriCredit Financial Services, Inc, dba GM Financial, P O Box 183853, Arlington, TX 76096
4987428	EDI: BANKAMER.COM	Jun 22 2021 22:48:00	Bank Of America, Po Box 982238, EL Paso, TX 79998-2235
5074578	EDI: BANKAMER.COM	Jun 22 2021 22:48:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
4987427	+ EDI: BANKAMER.COM	Jun 22 2021 22:48:00	Bac Home Loans Serv Lp, 4909 Savarese Circle FL 1-908-01-47, Tampa, FL 33634-2413

4987429	+ EDI: BANKAMER.COM	Jun 22 2021 22:48:00	Bank Of America, Po Box 31785, Tampa, FL 33631-3785
4987433	+ EDI: PHINAMERI.COM	Jun 22 2021 22:48:00	GM Financial, Po Box 99605, Arlington, TX 76096-9605
4987431	+ EDI: PHINAMERI.COM	Jun 22 2021 22:48:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
4987436	+ Email/Text: Bankruptcies@nragroup.com	Jun 22 2021 18:50:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
4987441	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2021 18:50:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
4987442	Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2021 18:50:00	Quicken Loans Inc, 20555 Victor Pkwy, Livonia, MI 48152-7031
5064380	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2021 18:50:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4987443	+ EDI: USAA.COM	Jun 22 2021 22:48:00	USAA Savings Bank, Po Box 33009, San Antonio, TX 78265-3009
5074950	+ Email/Text: bncmail@w-legal.com	Jun 22 2021 18:50:00	USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4987444	+ EDI: USAA.COM	Jun 22 2021 22:48:00	USAA Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4987432	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145
5171708	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4987446	*+	Wellspan Health, PO Box 742641, Cincinnati, OH 45274-2641
4987425	##+	DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2021 at the address(es) listed below:

Name	Email Address
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpreion03.ha.ecf@usdoj.gov

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Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc bkgroup@kmlawgroup.com
Jodi Hause	on behalf of Creditor BANK OF AMERICA N.A. jodi.hause@usdoj.gov, pamb@fedphe.com
Keith B DeArmond	on behalf of Debtor 1 Charles Howard Sargent general.dearmondlaw@gmail.com G10924@notify.cincompass.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Charles Howard Sargent
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-04559-HWV**

Social Security number or ITIN xxx-xx-0465
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

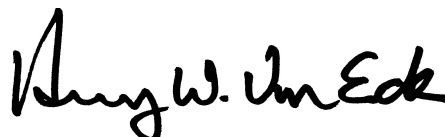
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Howard Sargent
aka Chip Sargent

6/22/21

**By the
court:**



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.